



Dated: June 26, 2015
The following is SO ORDERED:


David S. Kennedy
UNITED STATES CHIEF BANKRUPTCY JUDGE

014-910-00

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE
WESTERN DIVISION

In Re:)	
IN JA SPENCER)	Case No. 14-32201
Debtors.)	Chapter 13

CONSENT ORDER RESOLVING
OBJECTION TO CONFIRMATION OF PLAN BY REGIONS BANK [D.E. 22] and
DEBTORS' OBJECTION TO CLAIM OF REGIONS BANK [D.E. 38]

Upon the Objection to Confirmation by Regions Bank (hereafter, "Regions") (D.E. 22) and Debtor's Objection to Claim of Regions (D.E. 38), the secured interest of Regions in the real property municipally known as 5571 Benjestown Road, Memphis, Tennessee (Acct. xx7544), statements of counsel, plan of the debtor, and the entire record, it is,

HEREBY ORDERED that the Objection to Confirmation and Objection to Claim are resolved pursuant to the below referenced terms, modification of the plan and the Debtors' compliance with said terms, and it is,

FURTHER ORDERED that the Objection to Confirmation [D.E. 22] is resolved as follows: As of the date of this Order, the debtor is current on the home mortgage payment to Regions and shall be permitted to continue to make that payment directly to Regions outside of the Chapter 13 Plan. However, Regions Bank shall be listed as a creditor in the Debtor's Plan in the Home Mortgage status, but with the notation that the Debtors are current and paying the account directly outside the plan. Nothing in this Order shall prejudice Regions from taking any further action regarding this Property in the event that the Debtors default on the terms of the Note, Deed of Trust or miss future payments, and it is,

FURTHER ORDERED that the Objection to Claim [D.E. 38] is resolved as follows: Claim 1 for Regions Bank evidences a secured debt which the Debtor owes and is a valid claim. However, because the debt is being paid directly by the debtors outside of the Chapter 13 Plan, the parties agree that Claim 1 shall be "For Informational Purposes Only" and shall not be administered by the Chapter 13 Trustee at this time until any future order of this Court is entered to the contrary. Nothing in this Order shall prejudice Regions from taking any further action regarding this Property in the event that the Debtor defaults on the terms of the Note, Deed of Trust or miss future payments, and it is,

FURTHER ORDERED that the Trustee shall make the necessary adjustments to the plan to effectuate the terms of this Order.

APPROVED FOR ENTRY:

PENTECOST & GLENN, PLLC

By: /s/ William B. Mauldin
*William B. Mauldin (22912)
Attorney for Regions Bank
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(731) 668-5995

By: /s/ James A. Cohen
James A. Cohen
200 Jefferson Ave., Suite 925
Memphis, TN 38103

By: /s/ George W. Stevenson
George W. Stevenson
Chapter 13 Trustee
5350 Poplar Ave., Suite 500
Memphis, TN 38119-3697

CERTIFICATE OF SERVICE

This is to certify that I have served a copy of this pleading by U.S. Mail and/or electronically upon:

In Ja Spencer
5571 Benjestown Road
Memphis, TN 38127

James A. Cohen
200 Jefferson Ave., Suite 925
Memphis, TN 38103

George W. Stevenson
Chapter 13 Trustee
5350 Poplar Ave., Suite 500
Memphis, TN 38119-3697

on this the 15th day of June, 2015

PENTECOST & GLENN, PLLC

/s/ William B. Mauldin